

<b>Information to identify the case:</b>			
Debtor 1:	<b>Arnold A Hardy</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	25-07877		
	Social Security number or ITIN: xxx-xx-4540 EIN: --_-----		
	Social Security number or ITIN: ____ EIN: --_-----		
	Date case filed for chapter: 13 5/22/25		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Arnold A Hardy	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	719 W Highland Ave Apt 44 Elgin, IL 60123	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 5/23/25

**For more information, see page 2**

Case number 25-07877

Location:

For additional meeting information, go to [www.justice.gov/ust/moc](http://www.justice.gov/ust/moc).

**Filing deadline: 8/18/25**

**Filing deadline: 11/18/25**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Arnold A Hardy  
Debtor

Case No. 25-07877-JSB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: May 23, 2025

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+ Arnold A Hardy, 719 W Highland Ave Apt 44, Elgin, IL 60123-5378

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	May 23 2025 22:42:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	May 23 2025 22:43:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ustact	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	May 23 2025 22:44:00	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31453005	+ Email/Text: bankruptcy@acacceptance.com	May 23 2025 22:44:00	American Credit Acceptance, Attn: Bankruptcy, 961 E Main St, Fl 2, Spartanburg,, SC 29302-2185
31453006	+ EDI: CAPITALONE.COM	May 24 2025 02:27:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
31453007	+ EDI: CAPONEAUTO.COM	May 24 2025 02:27:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
31453008	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 23 2025 22:44:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
31453009	+ Email/Text: bankruptcy@huntington.com	May 23 2025 22:44:00	Huntington Bank, Attn: Bankruptcy, 41 S High St, Columbus, OH 43215-3406
31453010	+ EDI: LCIICSYSTEM	May 24 2025 02:27:00	IC Systems, Inc, Attn: Bankruptcy, 444 Hwy 96 East, St. Paul, MN 55127-2557
31453016	Email/Text: rev.bankruptcy@illinois.gov	May 23 2025 22:44:00	Illinois Department of Revenue, Bankruptcy Dep, Po Box 19035, Springfield, IL 62794-9035
31453011	+ Email/PDF: resurgentbknotifications@resurgent.com	May 23 2025 22:55:13	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
31453012	+ Email/Text: enotifications@santanderconsumerusa.com	May 23 2025 22:44:00	Santander Consumer USA, Inc, Attn: Bankruptcy, P.O. Box 961245, Fort Worth, TX 76161-0244
31453013	+ Email/Text: cs@securitycreditservicesllc.com	May 23 2025 22:43:00	Security Credit Services, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
31453014	+ EDI: TCISOLUTIONS.COM	May 24 2025 02:27:00	Tbom/vt, Po Box 85710, Sioux Falls, SD 57118-5710
31453015	+ EDI: VERIZONCOMB.COM	May 24 2025 02:27:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

District/off: 0752-1

User: admin

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Date Rcvd: May 23, 2025

Form ID: 309I

Total Noticed: 16

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
31454004		Riverwest Commons
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Arnold A Hardy cutlerfilings@gmail.com r48280@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com

TOTAL: 3